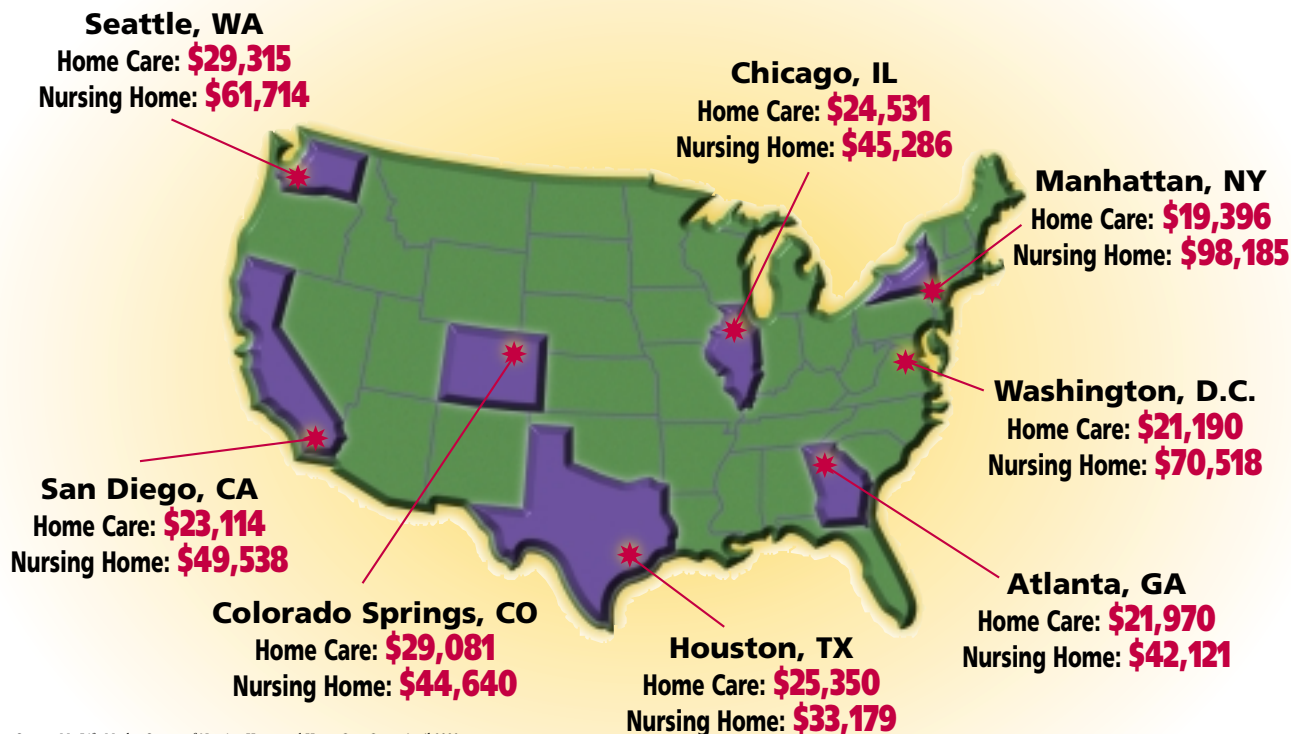


Can You Afford the Cost of Long Term Care ?



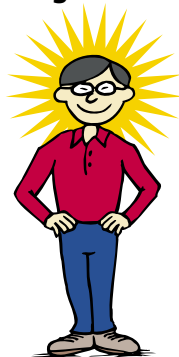
Source: MetLife Market Survey of Nursing Home and Home Care Costs, April 2002

What is the average annual cost of care in your area? Take a look! The national average annual cost of home health care is well over \$20,000 (that's \$18/hour¹, five hours per day, five days a week for a home health aide) — and it's expected to climb to \$68,000 by 2030.² For care in a nursing home, the national average annual cost is \$52,000¹ (for a semi-private room) and is expected to climb to \$190,600 by 2030.² Take a look at the map above for the average annual cost of care in your area — you may discover that it is even more expensive than you thought. Now ask yourself, how will you pay for these costs should you or a loved one need long term care? And if you don't see *your* city listed above, go to our web site, www.LTCFEDS.com, for a larger listing of costs by area.

¹ MetLife Market Survey of Nursing Home and Home Care Costs, April 2002

² "Can Aging Baby Boomers Avoid the Nursing Home?", Stucki, B. and Mulvey, J., American Council of Life Insurers, March 2000, page 15

Be smart! Call 1-800-LTC-FEDS (1-800-582-3337) (TDD 1-800-843-3557) or visit www.LTCFEDS.com for a free Program Overview Brochure!



Be Smart



"Help protect your assets from the potentially high costs of long term care. Find out more about the Federal Long Term Care Insurance Program today!"

Kay Coles James
Director, U.S. Office of Personnel Management

The Federal Long Term Care Insurance Program



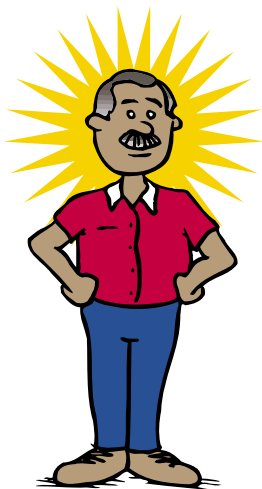
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How Will the Cost of Long Term Care Impact Your Finances, Your Lifestyle, or Your Loved Ones?

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Take a look at the chart below for the average annual cost of care in your area — you may discover that it is even more expensive than you thought. Now ask yourself, how will you pay for these costs should you or a loved one need long term care? And if you don't see *your* city listed below, go to our web site, www.LTCFEDS.com, for a larger listing of costs by area.

The Average Annual Costs for Home Care and Nursing Home Care in Your Area May Surprise You

City	State	Average Annual Rate for Home Care	Average Annual Rate for Nursing Home	City	State	Average Annual Rate for Home Care	Average Annual Rate for Nursing Home
Albuquerque	NM	\$21,814	\$46,085	Los Angeles	CA	\$19,175	\$45,340
Arlington	VA	\$22,100	\$67,014	Louisville	KY	\$30,225	\$41,647
Atlanta	GA	\$21,970	\$42,121	Manhattan	NY	\$19,396	\$98,185
Boise	ID	\$21,320	\$49,202	Memphis	TN	\$19,344	\$40,515
Boston	MA	\$24,765	\$75,555	Miami	FL	\$17,095	\$50,078
Chicago	IL	\$24,531	\$45,286	Milwaukee	WI	\$24,635	\$60,094
Cleveland	OH	\$19,799	\$55,206	Omaha	NE	\$24,115	\$48,790
Colorado Springs	CO	\$29,081	\$44,640	Philadelphia	PA	\$25,480	\$65,273
Dallas	TX	\$21,723	\$37,230	Raleigh	NC	\$21,411	\$45,443
Honolulu	HI	\$24,895	\$63,036	St. Paul	MN	\$30,680	\$50,005
Houston	TX	\$25,350	\$33,179	San Diego	CA	\$23,114	\$49,538
Indianapolis	IN	\$26,000	\$41,756	Seattle	WA	\$29,315	\$61,714
Jacksonville	FL	\$20,150	\$44,439	Stamford	CT	\$28,457	\$99,995
Kansas City	MO	\$22,035	\$34,876	Tulsa	OK	\$20,605	\$35,259
Las Vegas	NV	\$25,844	\$47,231	Washington	DC	\$21,190	\$70,518

Source: MetLife Market Survey of Nursing Home and Home Care Costs, April 2002

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² "Can Aging Baby Boomers Avoid the Nursing Home?", Stucki, B. and Mulvey, J., American Council of Life Insurers, March 2000, page 15

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The Federal Long Term Care Insurance Program



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